



ADDENDUM NO. 1
Issued November 6, 2007

TO

**“REQUEST FOR PROPOSALS
FOR
HEALTH AND WELFARE BROKER OF RECORD SERVICES”
(RFP Number FY08-HR-002)
(RFP Issued October 22, 2007)**

Note: Bidder is required to acknowledge this and all Addenda in Section 5(a) of the Bid Form.

This Addendum consists of the Connecticut Resources Recovery Authority’s (CRRA) responses to written questions that were received by CRRA by 3:00 p.m., November 5, 2007, the deadline for questions as specified in the RFP.

1. QUESTIONS REGARDING THE RFP PROCESS

1.1	Question	Once you have identified your short list of candidates, what is the process from there?
	Answer	CRRA will conduct interviews with the firms on the short list of candidates.
1.2	Question	Will this position be compensated through a standard commission arrangement?
	Answer	Yes.

1.3	Question	How many brokers have received the RFP?
	Answer	Five firms submitted Notices Of Interest for the RFP.
1.4	Question	How many are planning on responding?
	Answer	Unknown.
1.5	Question	How many copies are you requiring? 1 original and 3 copies or 1 original and 4 copies?
	Answer	CRRA is requiring one (1) original and three (3) copies.

2. QUESTIONS REGARDING CRRA

2.1	Question	Please provide an overview of your current benefits program.
	Answer	Please see the attached.
2.2	Question	How many benefit eligible employees do you have?
	Answer	63
2.3	Question	How many of these employees are on the medical benefit plan(s)?
	Answer	46
2.4	Question	Who are your current benefits vendors?
	Answer	ConnectiCare (health); Standard Insurance (life/ad&d, LTD, STD, voluntary life, and dental), Ameritas (vision), Ceridian (FSA).
2.5	Question	Can you provide estimates of monthly premium by plan type?
	Answer	Health - \$43,664 per month; Dental - \$2,942; Life - \$1,365 (includes AD/D); LTD - \$1,694; STD - \$1,974; Voluntary Life - \$1,263; Child Life - \$13.00
2.6	Question	Is the CRRA staff unionized? If so, by what organization?
	Answer	CRRA staff is not unionized.
2.7	Question	Does CRRA provide retirees with medical or other post-retirement health and welfare benefits?
	Answer	No

2.8	Question	Who are the carriers for health, Rx, dental and vision?
	Answer	The carrier for Health and Prescriptions is ConnectiCare, for Dental is Standard Insurance and for Vision is Ameritas (VSP).
2.9	Question	Who is the LTD carrier?
	Answer	The long-term disability carrier is The Standard Insurance Co.

3. QUESTIONS REGARDING FLEXIBLE SAVINGS ACCOUNTS

3.1	Question	For the Flexible Spending Account (FSA), can you provide how many employees are eligible?
	Answer	54
3.2	Question	How many are participating?
	Answer	26
3.3	Question	What is their status (employee only, dependent only, etc.)?
	Answer	Medical – 22; Dependant Care – 4
3.4	Question	Who currently administers the COBRA/FSA programs for CRRA?
	Answer	COBRA for medical administered by ConnectCare, COBRA for FSA, Dental and Vision administered by CRRA. FSA plan with Ceridian.

4. QUESTIONS REGARDING CURRENT BROKER

4.1	Question	Who is your current benefits broker?
	Answer	R. C. Knox & Company.
4.2	Question	How long has the current broker been working with CRRA's health and welfare benefits program?
	Answer	Since 2004.
4.3	Question	What is the reason for your RFQ?
	Answer	Statutory requirement for CRRA to go out to bid every three years.

4.4	Question	Are there any issues/concerns with your current broker that is leading you to look elsewhere in the marketplace?
	Answer	No.
4.5	Question	What are you currently paying in brokerage fees today?
	Answer	Broker compensated by carriers.

2007 CRRR BENEFITS PACKAGE

CRRR's flexible benefit plan allows its employees to select benefits that meet their needs.

1. HEALTH INSURANCE

CRRR offers two employee contributory health plans to its Connecticut employees and their dependents and one contributory health plan to its out-of-state employees. Our carrier is ConnectiCare of Connecticut. Currently, CRRR offers ConnectiCare's *POS Open Access plan* (Base Plan) and a buy-up plan POS Open Access 15-25 and the out-of-state plan, PPO. Please see the tables below for employee costs on a bi-weekly basis. The costs provided include the cost of dental insurance.

Bi-weekly deduction Base POS OA		Bi-weekly deduction Buy-up POS 15-25	
Single	\$20.32	Single	\$27.99
Two Person	\$42.59	Two Person	\$58.69
Family	\$59.42	Family	\$81.27

Bi-weekly deduction Out-of-State PPO	
Single	\$20.32
Two Person	\$42.59
Family	\$59.42

2. DENTAL INSURANCE

CRRR provides dental insurance through The Standard Dental Program, which includes an Orthodontic option. The dental rates are included in the figures in the tables above.

3. OTHER INSURANCE

3.1 Life Insurance

CRRR provides two times an employee's annual salary in group-term life insurance coverage. The Standard Insurance Company is our current carrier.

3.2 Optional Life Insurance

CRRR offers the option of increasing employee life insurance coverage through a Voluntary Life policy not to exceed \$300,000. At their option, employees can purchase through payroll deduction additional group term life coverage for their

spouse, and/or their children. The Standard Insurance Company is our current carrier.

3.3 Accidental Death & Dismemberment Insurance

CRRA provides coverage of two times an employee's annual salary. The Standard Insurance Company is our current carrier.

3.4 Disability Insurance

CRRA provides short-term disability coverage of 66 2/3% of weekly salary, up to a maximum of \$1,000.00 per week (elimination period of 1st day injury/8th day illness). The maximum duration of this benefit is twenty-six weeks. CRRA also provides long-term disability coverage of 70% of weekly salary, up to a maximum of \$6,000.00 per month. The maximum duration of this benefit is twenty-six weeks. The Standard Insurance Company is our current carrier.

4. RETIREMENT

CRRA's retirement benefit consists of a 401(k) (defined contribution) plan. Upon eligibility (6 months of service, attainment of age 18) an account is established for each employee. CRRA will contribute to the plan on an employee's behalf an amount equal to 5% of compensation, regardless of the employee's contribution amount. In addition, CRRA will make a dollar for dollar matching contribution of up to 5% of an employee's compensation that is contributed. In other words, any contribution that an employee makes between 1% and 5% is fully matched. The plan provides for employee contributions of up to 15%. Fidelity is our current Trustee and Hooker & Holcombe is our investment management and education services provider.

5. LEAVE TIME

CRRA currently provides the following leave benefits:

5.1 Vacation

Accrual of 3 weeks per year, with additional days for each year of service up to 15 years (maximum of 20 days earned). Vacation leave may be accumulated and carried over from year to year with a maximum of 30 days. Vesting occurs upon successful completion of the probationary period.

5.2 Personal

8 days per year. Personal leave is provided to employees at the beginning of each calendar year. It cannot be carried over from year to year. At the conclusion of each calendar year, remaining balances are paid out to the employee.

5.3 Compensatory (Salaried Employees Only, Non-Executive)

On a bi-weekly basis, all hours over 80 are reimbursed at the rate of 1 hour of compensatory time for each hour that is worked. Employees that are eligible for compensatory time are allowed to accrue up to one week's worth of hours (currently 37.5) at any one time. Compensatory hours are not carried over from year to year and are forfeited at the conclusion of the calendar year.

5.4 Holiday

12 paid holidays per year (11 scheduled; 1 "floating", used at the President's discretion).

6. OTHER BENEFITS

CRRA provides: vision plan, tuition reimbursement, training, professional affiliation membership fee reimbursements, free parking, bus pass reimbursement and other similar benefits to its employees.